

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
FURGAT, DAVID J § Case No. 15-02085 DRC
FURGAT, MONICA L §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 154,919.00 (Without deducting any secured claims)	Assets Exempt: 173,200.00
Total Distributions to Claimants: 6,289.68	Claims Discharged Without Payment: 86,249.45
Total Expenses of Administration: 3,710.32	

3) Total gross receipts of \$ 10,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 10,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 155,449.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	3,710.32	3,710.32	3,710.32
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	107,166.00	88,122.13	88,122.13	6,289.68
TOTAL DISBURSEMENTS	\$ 262,615.00	\$ 91,832.45	\$ 91,832.45	\$ 10,000.00

4) This case was originally filed under chapter 7 on 01/22/2015 . The case was pending for 22 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/11/2016 By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2007 Toyota Sequoia	1129-000	10,000.00
TOTAL GROSS RECEIPTS		\$ 10,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	1 CHASE Attn: Bankruptcy Dept. Po Box 24696 Columbus OH 43224		31,704.00	NA	NA	0.00
	2 Wells Fargo HM Mortgag Attn: Bankruptcy Dept. 8480 Stagecoach Cir Frederick MD 21701		123,745.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 155,449.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA KROL	2100-000	NA	1,750.00	1,750.00	1,750.00
GINA KROL	2200-000	NA	9.70	9.70	9.70
ADAMS-LEVINE	2300-000	NA	5.59	5.59	5.59
ASSOCIATED BANK	2600-000	NA	185.87	185.87	185.87
COHEN & KROL	3110-000	NA	1,155.01	1,155.01	1,155.01
GINA KROL	3110-000	NA	577.49	577.49	577.49
COHEN & KROL	3120-000	NA	26.66	26.66	26.66
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 3,710.32	\$ 3,710.32	\$ 3,710.32

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	[X] None		0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	1 CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		1,361.00	NA	NA	0.00
	2 Chase-Bp Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		141.00	NA	NA	0.00
	3 Chase-Bp Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		470.00	NA	NA	0.00
	8 Kohls/Capone Attn: Bankruptcy Dept. N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051		2,445.00	NA	NA	0.00
	9 Rnb-Fields3 Attn: Bankruptcy Dept. Po Box 9475 Minneapolis MN 55440		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Blitt and Gaines, PC Bankruptcy Dept. 661 Glenn Ave. Wheeling IL 60090		0.00	NA	NA	0.00
	Clerk, Third Mun Div 14M35196 2121 Euclid Ave #121 Rolling Meadows IL 60008		0.00	NA	NA	0.00
	DuPage County Clerk 15AR7 421 N County Farm Rd. Wheaton IL 60187		0.00	NA	NA	0.00
	Weltman, Weinberg & Reis Co. Bankruptcy Dept. 180 N. LaSalle St., Ste. 2400 Chicago IL 60601		0.00	NA	NA	0.00
000003	CAPITAL ONE, N.A.	7100-900	NA	2,848.45	2,848.45	203.31
000006	CAPITAL RECOVERY V, LLC	7100-900	444.00	583.82	583.82	41.67
000001	DISCOVER BANK	7100-900	10,821.00	10,821.84	10,821.84	772.40
000002	DISCOVER BANK	7100-900	15,883.00	15,883.36	15,883.36	1,133.67
000005	MIDLAND FUNDING LLC	7100-900	11,629.00	11,629.76	11,629.76	830.07
000007	MIDLAND FUNDING LLC	7100-900	7,251.00	7,251.24	7,251.24	517.55

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000008	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-900	22,651.00	5,068.31	5,068.31	361.75
000004	PYOD, LLC ITS SUCCESSORS AND ASSIGN	7100-900	34,070.00	34,035.35	34,035.35	2,429.26
TOTAL GENERAL UNSECURED CLAIMS			\$ 107,166.00	\$ 88,122.13	\$ 88,122.13	\$ 6,289.68

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit 8

Case No: 15-02085 DRC Judge: Donald R. Cassling
Case Name: FURGAT, DAVID J
FURGAT, MONICA L
For Period Ending: 11/11/16

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 01/22/15 (f)
341(a) Meeting Date: 02/17/15
Claims Bar Date: 08/12/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1629 W CELEBRITY CIR HANOVER PARK, IL 60133 (DEBT	180,200.00	0.00		0.00	FA
2. TCF Bank Checking Account	700.00	0.00		0.00	FA
3. Household Goods	2,000.00	0.00		0.00	FA
4. Books, CD's, DVD's	250.00	0.00		0.00	FA
5. WEARING APPAREL	50.00	0.00		0.00	FA
6. Jewelry and Furs	100.00	0.00		0.00	FA
earrings, watch, costume jewelry					
7. Term Life Insurance	0.00	0.00		0.00	FA
8. PENSION	130,000.00	0.00		0.00	FA
9. TAX REFUND	4,500.00	0.00		0.00	FA
anticipated 2014 federal and state income tax refunds					
10. 2005 Dodge Neon	566.00	0.00		0.00	FA
11. 1996 Volvo 850 Sedan	1,853.00	0.00		0.00	FA
12. 2007 Toyota Sequoia	16,000.00	10,000.00		10,000.00	FA
13. ANIMALS	0.00	0.00		0.00	FA
1 dog					
14. FUR COAT	500.00	0.00		0.00	FA
raccoon fur coat					
15. Jewelry	1,000.00	0.00		0.00	FA
wedding band					

TOTALS (Excluding Unknown Values) \$337,719.00 \$10,000.00 \$10,000.00 \$0.00
Gross Value of Remaining Assets
(Total Dollar Amount in Column 6)

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit 8

Case No: 15-02085 DRC Judge: Donald R. Cassling
Case Name: FURGAT, DAVID J
FURGAT, MONICA L

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 01/22/15 (f)
341(a) Meeting Date: 02/17/15
Claims Bar Date: 08/12/15

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Final hearing set for 9/30/16; final distribution made 9/30/16; awaiting clearing of same; TDR to follow
October 11, 2016, 01:42 pm

Submitted TFR to US Tee for review September 07, 2016, 09:15 am

Trustee sold right, title and interest in vehicle back to Debtor
October 08, 2015, 02:47 pm

Initial Projected Date of Final Report (TFR): 12/31/16 Current Projected Date of Final Report (TFR): 12/31/16

/s/ GINA B. KROL

Date: 11/11/16

GINA B. KROL

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-02085 -DRC
Case Name: FURGAT, DAVID J
FURGAT, MONICA L
Taxpayer ID No: *****4650
For Period Ending: 11/11/16

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****7772 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/07/15	12	David Furgat	Proceeds of sale	1129-000	10,000.00		10,000.00
08/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		11.99	9,988.01
09/08/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.85	9,973.16
10/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.35	9,958.81
11/06/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.81	9,944.00
12/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.31	9,929.69
01/08/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.76	9,914.93
02/05/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.74	9,900.19
02/18/16	030001	ADAMS-LEVINE 370 Lexington Avenue Suite 1101 New York, NY 10017	Acct #10BSBGR6291	2300-000		5.59	9,894.60
03/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		13.77	9,880.83
04/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.69	9,866.14
05/06/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.20	9,851.94
06/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.65	9,837.29
07/08/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.15	9,823.14
08/05/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.60	9,808.54
09/30/16	030002	Gina Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Final Distribution			1,759.70	8,048.84
			Fees 1,750.00	2100-000			
			Expenses 9.70	2200-000			
09/30/16	030003	Gina Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Final Distribution	3110-000		577.49	7,471.35

Page Subtotals

10,000.00

2,528.65

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-02085 -DRC
Case Name: FURGAT, DAVID J
FURGAT, MONICA L
Taxpayer ID No: *****4650
For Period Ending: 11/11/16

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****7772 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/30/16	030004	Cohen & Krol Attorneys for Trustee 105 W. Madison Street Suite 1100 Chicago, IL 60602	Final Distribution			1,181.67	6,289.68
			Fees 1,155.01	3110-000			
			Expenses 26.66	3120-000			
09/30/16	030005	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Final Distribution	7100-900		772.40	5,517.28
09/30/16	030006	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Final Distribution	7100-900		1,133.67	4,383.61
09/30/16	030007	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Final Distribution (3-1) CREDIT CARD DEBT	7100-900		203.31	4,180.30
09/30/16	030008	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Final Distribution	7100-900		2,429.26	1,751.04
09/30/16	030009	Midland Funding LLC Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Final Distribution (5-1) 0168 (5-1) Modified on 7/29/15 to correct creditor name (GB).	7100-900		830.07	920.97

Page Subtotals

0.00

6,550.38

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-02085 -DRC
Case Name: FURGAT, DAVID J
FURGAT, MONICA L
Taxpayer ID No: *****4650
For Period Ending: 11/11/16

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****7772 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/30/16	030010	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Final Distribution (6-1) WAL-MART MASTERCARD	7100-900		41.67	879.30
09/30/16	030011	Midland Funding LLC Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Final Distribution (7-1) 8454	7100-900		517.55	361.75
09/30/16	030012	Portfolio Recovery Associates, LLC successor to U.S. Bank National Association (ELAN NORTH COMMUNITY BANK) POB 41067 Norfolk VA 23541	Final Distribution	7100-900		361.75	0.00

COLUMN TOTALS	10,000.00	10,000.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	10,000.00	10,000.00	
Less: Payments to Debtors		0.00	
Net	10,000.00	10,000.00	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Checking Account (Non-Interest Earn - *****7772	10,000.00	10,000.00	0.00
	10,000.00	10,000.00	0.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 920.97

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-02085 -DRC
Case Name: FURGAT, DAVID J
FURGAT, MONICA L
Taxpayer ID No: *****4650
For Period Ending: 11/11/16

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****7772 Checking Account (Non-Interest Earn
Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00